

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Angela Maria Velasquez  
 Debtor

Case No. 18-17661-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Angela Maria Velasquez, 2071 East Victoria Street, Philadelphia, PA 19134-2111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/Text: megan.harper@phila.gov Oct 26 2019 03:39:55 CITY OF PHILADELPHIA,  
 Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division,  
 Philadelphia, PA 19102-1613

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

BRANDON J PERLOFF on behalf of Debtor Angela Maria Velasquez bperloff@kminjurylawyers.com,  
 kmecf1429@gmail.com,mhazlett@kminjurylawyers.com,KwartlerManusLLC@jubileeek.net  
 KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
 PAMELA ELCHERT THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov,  
 karenablaylock@phila.gov  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

Stip does not  
directly affect confirmed  
plan.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Angela Maria Velasquez fka Angela Maria  
Sanchez

Debtor

MIDFIRST BANK

Movant

vs.

Angela Maria Velasquez fka Angela Maria  
Sanchez

Debtor

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 18-17661 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,033.14**, which breaks down as follows;

Taxes:	02/07/2019 in the amount of \$162.14
Insurance:	04/22/19 in the amount of \$1,871.00
<b>Total Post-Petition Arrears</b>	<b>\$2,033.14</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on October 1, 2019 and continuing through March 1, 2020, until the arrearages are cured, Debtor(s) shall pay **\$338.56 from October 2019 to February 2020 and \$338.84 for March 2020** towards the arrearages on or before the last day of each month at the address below;

MIDLAND MORTGAGE  
999 N.W. Grand Boulevard, Suite 100  
Oklahoma City, OK 73118-6116

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 13, 2019

By: /s/ Kevin G. McDonald, Esquire  
Attorney for MidFirst Bank

Date: October 16, 2019

/s/ Brandon J. Perloff, Esquire,  
Brandon J. Perloff, Esquire  
Attorney for Debtor

Date: 10/18/19

William C. Miller, Esquire  
Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies.

### ORDER

Approved by the Court this 23rd day of October, 2019. However, the court retains discretion regarding entry of any further order.

Eric L. Frank  
Bankruptcy Judge  
Eric L. Frank